



Columbia-Greene Federal Credit Union
Flex Teller Internet Account Access, Bill Payment and E-Statement Services
Enrollment Application

A completed enrollment application **MUST** be submitted for ***Flex Teller*** Internet Account Access and/or Bill Payment. Please allow 2 days for processing. Upon completion, we will mail your secure Personal Identification Number (PIN) if necessary and instructions for use. If you do not receive your PIN in 2-4 days, please contact the Credit Union office. For Bill Payment, you will receive emails a couple of days apart—one contains a user ID and the other the password.

You Wish to Enroll in: FlexTeller (FREE!) Bill Payment E-Statements All Three

First Name _____ MI _____ Last Name _____

Social Security # _____ Mother's Maiden Name _____
 (For security purposes)

Physical Address _____ Mailing Address _____
 (no P.O. Box) (If difference from physical address)

City _____ State _____ Zip code _____

Work Phone (_____) _____ Home Phone (_____) _____

E-mail address _____

CGFCU Account Number _____ Audio Response User: Y / N

(Due to cost considerations necessary to offer FlexTeller free-of-charge, joint-owners are required to use the same sign-on user ID and password to access ***Flex Teller*** Internet Account Access.)

Authorization:

You desire to have access to ***Flex Teller*** Internet Account Access and/or Bill Payment, and authorize the Credit Union and any third party acting on Our behalf, to serve as your agent in processing payments and/or transfers to and from targeted Accounts pursuant to Your payment and/or transfer instructions, and You authorize the Credit Union to post such payment and/or transfer to Your designated Account(s). You understand that the Credit Union may not make certain payments and/or transfers if sufficient funds are NOT available in your designated Account. This authorization is in force until revoked by you or the Credit Union in writing and is subject to the ***Flex Teller*** Internet Account Access and/or Bill Payment Terms and Conditions.

Submitting this Application is Your indication that You have read and agree to the ***Flex Teller*** Internet Account Access and/or Bill Payment Terms and Conditions.

Signature: _____
 Account Owner

Date: _____

 Joint Owner

Date: _____

Columbia-Greene Federal Credit Union

Electronic Services Account-to-Account Transfer Agreement

The undersigned members agree to allow transfers of funds between the accounts specified below, until such time as either member revokes the agreement in writing. Members must specify each account combination.

The credit union cannot be held liable for the fraudulent use of either member's account/PIN combination. Please safeguard your account number and PIN.

FROM ACCT#	SUFFIX (or "ALL")	TO ACCT#	SUFFIX (or "ALL")

Date	Type or Print Name	Signature

Fax this completed form to: 518-828-8428
Or
Mail to:
Columbia-Greene FCU
207A Green Street
Hudson, NY 12534

***Access Your Accounts Anytime, Anyplace – FREE!
with CGFCU'S Flex Teller Internet Account Access***

Sit back, relax, and enjoy the convenience of Internet Account Access from Columbia-Greene FCU. With your personal computer, you can get up-to-date and historical information on your Columbia-Greene FCU accounts, correspond by e-mail, and even access family member accounts (provided you have signature authority on the account). You can even export transaction information to personal financial management programs such as Quicken™ and Microsoft™ Money. Best of all, **Columbia-Greene FCU's Flex Teller** Internet Account Access is available anytime, from anywhere - **FREE**.

To take advantage of our **Flex Teller** Internet Account Access, you will need a modem-equipped personal computer, an Internet Service Provider, and browser of your choice - Netscape Navigator and Microsoft™ Explorer have been found to work best. (For the best performance, we recommend the most recent versions that can be easily downloaded from the **Flex Teller** site.)

Internet Account Access Security

Our **Flex Teller** Internet Account Access service is SAFE. Because account security is of the utmost importance to us, we have built safety measures into our Internet Account Access service which reflect the significance of this issue. You'll be required to create your own password, up to eight digits (recommended), and all information is sent - and received - encrypted. **Flex Teller** makes use of 128-bit encryption technology and strongly recommends that you use a browser with at least the equivalent levels of encryption.

Flex Teller Internet Account Access

With our **Flex Teller** Internet Account Access service, you can get the balance of any of your listed accounts (checking, savings, and many more) on a simple consolidated account list. Your balance information is delivered with up-to-the-minute accuracy. In addition, you can check other important information like your next payment date on loans and dividend information. And every account can display current transaction history at the touch of a finger so you can keep your checkbook register up-to-date and your statement balanced.

Transfer Funds with Flex Teller Internet Account Access

Transfer funds among all of your accounts. You can move money from one account to another, transfer a fixed amount on a regular basis automatically, or enter an amount for immediate or future transfer. Make loan payments or advance funds from your Overdraft Line of Credit Account. Every transfer occurs immediately and account information is refreshed to allow you to verify the accuracy of the transaction.

Internet Bill Pay--a better way to pay your bills

Internet Bill Payment is the latest addition to **Columbia-Greene FCU's** electronic account access product line. You can handle all your payments automatically through Internet Bill Payment - and you can initiate each payment or set up automatic recurring payments, or a combination of both, and schedule payments to be made on specified future dates. And best of all, it's FREE, to members using two or more services.

Flex Teller - How to get started

CGFCU requires a member signature on the enclosed enrollment form in order to add you as a ***Flex Teller*** user. If you already use Audio Response, you may use your existing Audio Response Personal Identification Number (PIN). If you've never used Audio Response or have forgotten your PIN, we'll send you one, and you will use that PIN, along with your account number, to log on to ***FlexTeller***. **If we have to send you a Personal Identification Number (PIN) you will be required to sign a verification of receipt before your account will be activated for use with *Flex Teller*.**

Once logged into the service, you will be presented with a menu of services. Functions include:

- ✓ Transfer transactions
- ✓ Export to export transaction history
- ✓ Email to credit union personnel
- ✓ Personal Options to customize your session
- ✓ Bill Payment

Use the on-line Help, available wherever you see the yellow '?' on any menu or page to guide you through your activities. Help provides instructions on how to perform transactions, send mail, and customize your Internet session.

That's all there is to it. You can rest assured your transactions will occur immediately and your messages will be delivered as requested.

Need Assistance?

Call the credit union anytime during regular business to get help with the service, your account, or research a problem. Feel free to send email during off-hours and we'll respond to your request the next business day. Call (800)421-2119, ext. 105, or send email to: MarnyT@cgfcu.org

Columbia-Greene FCU
207A Green Street, Hudson, NY 12534
(800) 421-2119



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

Columbia-Greene FCU
Flex Teller and Bill Payment

TERMS AND CONDITIONS

The following terms and conditions govern the manner in which Columbia-Greene FCU (we, us, our) will provide *Flex Teller* Internet Account Access and Bill Payment (Services) to you:

Flex Teller Internet Account Access and Bill Payment, available 24 hours a day, 7 days a week
Personal Assistance is available from 9:30 a.m. to 5:00 p.m. Monday through Friday.

Electronic Mail can be sent to: MarnyT@cgfcu.org

Mail may also be addressed to: Columbia-Greene FCU
207A Greene Street
Hudson, NY 12534

Services

You must have an active Columbia-Greene FCU account currently in good standing.

For Bill Payment, you must have an active Columbia-Greene FCU Checking Account.

You authorize us to utilize Computer Marketing Corporation (CMC) and/or Empire Corporate Federal Credit Union to provide the Services to You on Our behalf.

We reserve the right to refuse to make any payment and/or transfer.

Transfers between suffixes and other accounts will occur immediately and members should verify new balances as soon as possible. Users must be logged in to the account from which they plan to transfer funds. Users must have the Personal Identification Number (PIN) for both the FROM account and the TO account in order for transfers between accounts to take place.

For Bill Payment, funds will arrive at your Merchant as close as reasonably possible to the date designated by you in your payment and/or transfer instruction (Payment Date). Subject to the terms and conditions of this Agreement, you authorize us, and any third party acting on our behalf, to choose the most effective method to process your payment and/or transfer, including, without limitation, electronic, paper or some other draft means. For each properly instructed payment to an eligible Merchant and/or transfer to a targeted Account, you will receive a transaction confirmation number.

The Payment Date indicated by you must always be a Business Day. If it is not, the Payment Date will be deemed to be the first Business Day after the date indicated.

Unless you receive a confirmation number, we shall not be liable for any failure to make a payment and/or transfer, including any finance charges or late fees incurred as a result. It is also important that the payment date be on or before the merchant due date, not the late date, and, since the time for us to process your payment varies according to the particular merchant, you must become familiar with the payment processing time for each merchant you desire to pay, and allow the appropriate number of business days between the day you input your payment instruction and the payment date. This is generally five (5) business days prior to the due date. Payments may be only to Payees with a United States address. You agree to not make a Bill Payment of alimony, child-support, taxes or other governmental fees, or court-directed payments. In the event that you do not adhere to the obligations set forth in this agreement, or you schedule a payment less than the number of business days before the due date required for a particular merchant, you will bear full responsibility for all penalties and late fees and we will not be liable for any such charges or fees. The service assumes no liability for the late posting or misapplication of payment once funds are received by merchants.

Limitations Under no circumstances will we be liable if we are unable to complete any payments and/or transfers initiated in a timely manner via the Services because of the existence of any one or more of the following circumstances:

- ✓ The Amount of the requested Transaction exceeds \$2500.00.
- ✓ The Amount of the requested Overdraft Loan Advance is less than \$25.00
- ✓ The designated Account does not contain sufficient funds to complete the payment and/or transfer.
- ✓ You have closed the designated Account.
- ✓ We have identified you as a credit risk and have chosen to administratively block your access to Flex Teller and/or Bill Payment.
- ✓ You do not obtain Confirmation at the time you initiate a payment and/or transfer.
- ✓ The Services, your equipment, the software, or any communications link is not working properly and you know or have been advised by us about the malfunction before you execute the transaction.

- ✓ You have not provided us with the correct information for those Merchants to whom you wish to direct payment or Accounts to which you wish to make a transfer.
- ✓ The Merchant mishandles or delays handling payments sent by us.
- ✓ Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE, OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Payment Cancellation/Modification: Except for those transfers which are completed immediately, you may cancel or modify a payment and/or transfer up to 2:00 p.m. Eastern Time (ET) the same Business Day you schedule for payment and/or transfer.

Statements: All payments and/or transfers made via the Services will be listed on your monthly account statements (Statement) that you receive from us.

New Services: We may, from time to time, introduce new services or enhance the existing Services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

Care of Your Security Code and Security: You agree that you will not give your Services security code (Pin) or make it available to any other person. If you believe that your Security Code has been lost or stolen, or that someone has made payments and/or transfers using your Security Code without your permission, notify us IMMEDIATELY by phone any time during Member Service hours or send an electronic message through the Service.

Your Liability for Unauthorized Transfers/Payments: If you believe that your Security Code has been lost or stolen, notify us IMMEDIATELY as provided above in order to keep your possible losses down. If you notify us within two (2) Business Days after you learn of the loss or theft, your maximum liability is \$50.00.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Security Code, and we can prove that we could have prevented someone from using your Security Code if you had told us in time, your maximum liability is \$ 500.00.

If your Statement contains payments and/or transfers that you did not make, notify us IMMEDIATELY. If you do not notify us within sixty (60) days after the Statement was mailed to you, you may not get back any of the money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a hospital stay or a long trip) prevented you from telling us, we may at our discretion, extend the time.

Errors and Questions: Contact us as soon as possible at either the address or telephone number described above if you think that a payment and/or transfer listed on your statement is in error or if you need more information about a payment and/or transfer listed on the Statement. We must hear from you no later than sixty (60) days after you received the first Statement on which the problem or error appeared.

When you call or write us, you must:

1. Tell your name and User ID.
2. Describe the payment and/or transfer you are unsure about (Merchant name, Account information, Transaction Date, Transaction Amount) and explain as clearly as you can why you believe it is an error or need more information. If possible, please provide us with the Reference Number for such transaction.
3. Tell us the dollar amount of the suspected error. If you tell us orally, or by using the Services' electronic mail, we may require that you send your complaint in writing within ten (10) Business Days. We will tell you the result of our investigation within ten (10) Business Days after we receive your complaint and will correct any Services error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will re-credit your Account within ten (10) Business Days after we hear from you, for the amount you think is in error in order that you may have the use of the money during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) Business Days, we may not re-credit your Account.

Fee Schedule: You agree to pay us the fees to be published by us from time to time. (Our current fee schedule can always be accessed from our home page at www.cgfcu.org).

Additional Terms and Conditions

1. In addition to the foregoing, you agree to be bound by and comply with applicable state and federal laws and regulations. We agree to be bound by them too.
2. We reserve the right to terminate your use of the Services, in whole or in part, at any time, without prior notice.
3. You may terminate your use of the Services at any time. Such termination requests must be in writing. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges and fees incurred, if any.
4. These Terms and Conditions and applicable Services fees and charges may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the Services. Your use of the Services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the Services, you and we agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of New York.
7. Business Days are Monday through Friday excluding normal banking holidays and published scheduled closings.

Signature: _____ Date: _____
(Account Owner)

_____ Date: _____
(Joint Owner)

<http://www.cgfcu.org>
(800) 421-2119
(518) 828-5216 Ext. 1105

